

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF PA
WILLIAMSPORT DIVISION**

In re: ROBERT SCHNARS

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Case No. 4:21-bk-00802

Debtor(s)

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Jack N. Zaharopoulos, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 04/10/2021.
- 2) The plan was confirmed on 03/08/2022.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on NA.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on 06/15/2022.
- 5) The case was dismissed on 07/28/2022.
- 6) Number of months from filing or conversion to last payment: 9.
- 7) Number of months case was pending: 16.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$0.00.
- 10) Amount of unsecured claims discharged without full payment: \$0.00.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor(s)	\$ 17,500.00	
Less amount refunded to debtor(s)	\$ 0.00	
NET RECEIPTS		\$ 17,500.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$ 2,800.00	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 1,239.00	
Other	\$ 0.00	
TOTAL EXPENSES OF ADMINISTRATION		\$ 4,039.00
Attorney fees paid and disclosed by debtor(s):	\$ 1,200.00	

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
PAUL W McELRATH, JR, ESQUIRE	Lgl	0.00	NA	NA	2,800.00	0.00
NAVY FEDERAL CREDIT UNION	Uns	16,324.00	16,324.98	16,324.98	0.00	0.00
COMMONWEALTH OF	Pri	1,255.18	1,568.02	1,255.18	1,255.18	0.00
COMMONWEALTH OF	Uns	0.00	1,568.02	312.84	0.00	0.00
MIDLAND CREDIT MGMT;	Uns	2,184.15	2,184.15	2,184.15	0.00	0.00
MIDLAND CREDIT MGMT;	Uns	5,499.91	5,499.91	5,499.91	0.00	0.00
US DEPT OF EDUCATION	Uns	11,695.00	11,695.64	11,695.64	0.00	0.00
ABSOLUTE RESOLUTIONS	Uns	5,402.00	5,402.54	5,402.54	0.00	0.00
ABSOLUTE RESOLUTIONS	Uns	5,661.47	5,661.47	5,661.47	0.00	0.00
USAA FEDERAL SAVINGS BANK	Sec	3,155.00	3,087.38	3,486.00	75.14	0.00
CAVALRY PORTFOLIO SERVICES	Uns	4,655.96	4,655.96	4,655.96	0.00	0.00
BECKET & LEE	Uns	2,818.00	2,818.44	2,818.44	0.00	0.00
NATIONSTAR MORTGAGE	Sec	0.00	NA	NA	0.00	0.00
CITIBANK, N.A.	Uns	1,723.00	1,723.28	1,723.28	0.00	0.00
COURTNEY HUNTER C/O GRANT	Pri	0.00	9,566.92	9,566.92	9,566.92	0.00
JEFFERSON CAPITAL SYSTEMS	Uns	1,171.00	1,171.66	1,171.66	0.00	0.00
JEFFERSON CAPITAL SYSTEMS	Uns	1,538.00	1,538.82	1,538.82	0.00	0.00
QUANTUM3 GROUP LLC	Uns	1,734.00	1,260.58	1,260.58	0.00	0.00

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Scheduled Creditors:

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
QUANTUM3 GROUP LLC	Uns	886.00	886.89	886.89	0.00	0.00
RESURGENT CAPITAL SERVICES	Uns	0.00	8,678.17	8,678.17	0.00	0.00
RESURGENT CAPITAL SERVICES	Uns	0.00	3,859.21	3,859.21	0.00	0.00
PORTFOLIO RECOVERY	Uns	1,103.00	1,103.22	1,103.22	0.00	0.00
PORTFOLIO RECOVERY	Uns	1,213.00	1,213.28	1,213.28	0.00	0.00
PORTFOLIO RECOVERY	Uns	0.00	973.37	973.37	0.00	0.00
PORTFOLIO RECOVERY	Uns	287.00	287.38	287.38	0.00	0.00
PORTFOLIO RECOVERY	Uns	5,012.00	4,973.55	4,973.55	0.00	0.00
PORTFOLIO RECOVERY	Uns	4,857.00	4,857.00	4,857.00	0.00	0.00
PORTFOLIO RECOVERY	Uns	5,232.00	5,194.28	5,194.28	0.00	0.00
LYCOMING COUNTY TAX CLAIM	Sec	0.00	40,130.56	40,130.56	0.00	0.00
MARINER FINANCE, LLC	Sec	1,949.00	1,949.00	2,153.40	46.42	0.00
WOODLANDS BANK	Sec	0.00	NA	NA	0.00	0.00
WOODLANDS BANK	Sec	0.00	NA	NA	0.00	0.00
NATIONSTAR MORTGAGE	Sec	60,404.35	60,404.63	17,786.40	383.39	0.00
WOODLANDS BANK	Sec	474,180.00	474,180.00	96,000.00	2,069.29	0.00
WOODLANDS BANK	Sec	61,798.00	61,798.00	3,000.00	64.66	0.00
NORTHUMBERLAND CO DRS	Pri	823.00	NA	NA	0.00	0.00
BECKET & LEE	Uns	2,188.00	NA	NA	0.00	0.00
CAVALRY SPV I, LLC	Uns	4,655.00	NA	NA	0.00	0.00
DISCOVER FIN SVCS LLC	Uns	5,864.00	NA	NA	0.00	0.00
JPMCB CARD	Uns	2,373.00	NA	NA	0.00	0.00
JPMCB CARD	Uns	588.00	NA	NA	0.00	0.00
JPMCB CARD	Uns	569.00	NA	NA	0.00	0.00
PENN CREDIT CORP	Uns	304.00	NA	NA	0.00	0.00
SALLIE MAE BANK INC	Uns	14,090.00	NA	NA	0.00	0.00
SALLIE MAE BANK INC	Uns	9,748.00	NA	NA	0.00	0.00
TD BANK USA/TARGET CREDIT	Uns	332.00	NA	NA	0.00	0.00
MELISSA E. SCHNARS	Pri	0.00	NA	NA	0.00	0.00
COURTNEY M. ANDROSKE	Pri	0.00	NA	NA	0.00	0.00

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Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 116,786.40	\$ 2,517.34	\$ 0.00
Debt Secured by Vehicle	\$ 5,639.40	\$ 121.56	\$ 0.00
All Other Secured	\$ 40,130.56	\$ 0.00	\$ 0.00
TOTAL SECURED:	\$ 162,556.36	\$ 2,638.90	\$ 0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 10,822.10	\$ 10,822.10	\$ 0.00
TOTAL PRIORITY:	\$ 10,822.10	\$ 10,822.10	\$ 0.00
GENERAL UNSECURED PAYMENTS:	\$ 92,276.62	\$ 0.00	\$ 0.00

Disbursements:

Expenses of Administration	\$ 4,039.00	
Disbursements to Creditors	\$ 13,461.00	
TOTAL DISBURSEMENTS:		\$ 17,500.00

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 08/11/2022

By: /s/ Jack N. Zaharopoulos
STANDING CHAPTER 13 TRUSTEE

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

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